

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In re:

JENNIFER HENRY
TERRELL HENRY
Debtor(s)

Case No. 19-14001

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marie-Ann Greenberg, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/27/2019.
- 2) The plan was confirmed on 06/12/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/07/2020, 06/04/2021, 04/06/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/06/2020, 05/18/2022, 11/08/2022, 01/10/2023, 07/25/2023, 09/14/2023.
- 5) The case was completed on 02/14/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$10,100.43.
- 10) Amount of unsecured claims discharged without full payment: \$80,237.07.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$22,874.07
Less amount refunded to debtor	\$8.24

NET RECEIPTS: **\$22,865.83**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$9,562.70
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,238.83
Other	\$531.00

TOTAL EXPENSES OF ADMINISTRATION: **\$11,332.53**

Attorney fees paid and disclosed by debtor: \$1,750.00

Attorney Fees:

Payee Name	Payee Type	Paid Outside	Paid Via Plan
MELINDA MIDDLEBROOKS ESQ	Attorney Fee	\$1,750.00	\$9,562.70

Other:

Payee Name	Payee Type	Amount Paid
NISSAN MOTOR ACCEPTANCE COR	Administrative	\$531.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADT SECURITY SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
ALPHA RECOVER CORP.	Unsecured	2,964.58	NA	NA	0.00	0.00
AT&T MOBILITY II LLC	Unsecured	12,143.40	12,637.05	12,637.05	1,115.41	0.00
AVANT	Unsecured	4,000.00	NA	NA	0.00	0.00
CALIBER HOME LOANS	Secured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	2,542.14	2,611.37	2,611.37	227.72	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	2,314.78	2,984.62	2,984.62	260.26	0.00
CAPITAL ONE BANK (USA), NA	Unsecured	2,314.78	NA	NA	0.00	0.00
COMCAST	Unsecured	NA	401.81	401.81	20.85	0.00
DIRECTV, LLC	Unsecured	356.38	369.83	369.83	14.26	0.00
DIVERSIFIED CONSULTANTS, INC.	Unsecured	1,044.03	NA	NA	0.00	0.00
EMA	Unsecured	1,109.00	NA	NA	0.00	0.00
ESSEX COUNTY PROBATION DIVISIO	Priority	0.00	NA	NA	0.00	0.00
ESSEX HUDSON EROLOGY, PC	Unsecured	15.00	NA	NA	0.00	0.00
GARDEN STATE DENTAL - ROSELLE	Unsecured	424.60	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	9,403.96	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	892.59	892.59	892.59	73.18	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	2,964.58	2,964.58	2,964.58	258.51	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	4,000.00	1,820.47	1,820.47	158.74	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	1,044.03	1,044.03	1,044.03	91.04	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	3,243.19	3,243.19	282.81	0.00
LVNV FUNDING LLC	Unsecured	NA	594.25	594.25	37.69	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MERCEDES MIRANDA	Priority	NA	NA	NA	0.00	0.00
MIDFIRST BANK	Secured	0.00	0.00	0.00	0.00	0.00
MIDFIRST BANK	Secured	538.00	538.00	538.00	538.00	0.00
MIDLAND CREDIT MANAGEMENT, II	Unsecured	780.15	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	780.15	780.15	780.15	45.30	0.00
NELNET LOAN SERVICES	Unsecured	30.00	NA	NA	0.00	0.00
NEW JERSEY SPINE CENTER	Unsecured	610.00	NA	NA	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	886.42	886.42	886.42	886.42	0.00
ORION PORTFOLIO SERVICES LLC	Unsecured	110.65	328.69	328.69	12.82	0.00
PLAINFIELD M.U.A. SEWERAGE & SC	Unsecured	1,709.16	NA	NA	0.00	0.00
PLAINFIELD MUA	Secured	NA	2,542.62	2,542.62	2,542.62	0.00
PSE&G	Unsecured	652.76	799.65	799.65	0.00	0.00
RMCB	Unsecured	202.00	NA	NA	0.00	0.00
SAINT BARNABAS MEDICAL CENTE	Unsecured	100.00	NA	NA	0.00	0.00
SAINT BARNABAS MEDICAL CENTE	Unsecured	2,685.83	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	5,000.00	5,459.92	5,459.92	481.90	0.00
SOUTHWEST CREDIT SYSTEMS	Unsecured	5,511.39	NA	NA	0.00	0.00
STATE OF NEW JERSEY	Unsecured	NA	30.66	30.66	30.66	0.00
STATE OF NJ	Unsecured	NA	4,865.99	4,865.99	429.48	0.00
STATE OF NJ	Priority	1,321.40	1,321.40	1,321.40	1,321.40	0.00
THE DERM GROUP	Unsecured	52.68	NA	NA	0.00	0.00
UNION ANES AND PAIN MANAGEME	Unsecured	440.00	NA	NA	0.00	0.00
UNION ANESTHESIA ASSOCIATES PA	Unsecured	370.56	NA	NA	0.00	0.00
UNITED STATES TREASURY/IRS	Unsecured	9,403.96	8,718.67	8,718.67	769.55	0.00
UNITED STATES TREASURY/IRS	Priority	1,934.62	1,934.62	1,934.62	1,934.62	0.00
VERIZON	Unsecured	110.65	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	121.42	121.42	0.06	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$538.00	\$538.00	\$0.00
Debt Secured by Vehicle	\$886.42	\$886.42	\$0.00
All Other Secured	\$2,542.62	\$2,542.62	\$0.00
TOTAL SECURED:	\$3,967.04	\$3,967.04	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,256.02	\$3,256.02	\$0.00
TOTAL PRIORITY:	\$3,256.02	\$3,256.02	\$0.00
GENERAL UNSECURED PAYMENTS:	\$50,668.94	\$4,310.24	\$0.00

Disbursements:

Expenses of Administration	<u>\$11,332.53</u>
Disbursements to Creditors	<u>\$11,533.30</u>

TOTAL DISBURSEMENTS : **\$22,865.83**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/09/2024

By: /s/ Marie-Ann Greenberg

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.